IN THE SPECIFICATION

Please replace the paragraph beginning on page 3, line 23, and ending on page 3, line 26, with the following replacement paragraph.

Figure 10 is an exemplary embodiment of a "T&I Operating Cost by Product" report which lists a total cost in millions of dollars including a breakdown for costs for various product categories including costs for Loans, Leases, Preferred Equity, Common Equity, and costs for Multi-Products;

Please replace the paragraph beginning on page 11, line 7, and ending on page 11, line 20, with the following replacement paragraph.

Figure 8 is an exemplary embodiment of a user interface 520 providing a breakdown of costs for a given product (i.e. loan) for each of the separate process steps. The cost allocation model computes total costs 524 for all products by process 530. The cost allocation model multiplies average product deal cost for each process step 540 (QL, PIC, Issued Proposal, Award, and DAM Held) by number of deals (shown in Figure 7). For instance, T&I had thirty-four deals that reached DAM Held 510 (shown in Figure 7) that required divisional approval. The cost allocation model determined a $727,724 cost for divisional level 546 by multiplying thirty-four DAM Held deals 510 (shown in Figure 7) by the average product/process cost of $21,404 (shown in Figure 7). Total costs 524 for T&I Loans as developed by cost allocation model is $13.9 million 548. The cost allocation model further determines and displays a Unit Cost per Close Deal 560, a Total Cost per Close Deal 562, Total Costs for Close Deals 564, Total Costs for Dead Deals 566, Total Costs 568, Dead Deals as a Percentage of Total Costs 570 and Hit Rates 572.

Please replace the paragraph beginning on page 12, line 3, and ending on page 12, line 10, with the following replacement paragraph.

Figure 10 is an exemplary embodiment of a "T&I Operating Cost by Product" report 630 which lists a total cost 632 in millions of dollars including a breakdown for costs for various

product categories including costs for Loans 634, Leases 636, <u>Preferred</u> Equity 638, Common Equity 640, and costs for Multi-Products 642. Report 630 further identifies Dead Deals as a Percentage of Sub Total Cost for a given Product category 650, a Hit Rate 652, Close Deal Unit Cost 654, and a Total Cost per close Deal 656. Report 630 further displays a bar chart 660 depicting a pictorial relationship among Dead Deals, Close Deals and Hit Rates.

Please insert the following paragraph beginning on page 12, line 21.

In the example embodiment, CAMS 10 (shown in Figure 1) is further configured to determine at least one of average deal unit costs, beginning and ending inventory for active deals, total cost for terminated and closed deals, operation productivity, and product pricing. CAMS 10 is also configured to print at least one of average deal unit costs, beginning and ending inventory for active deals, total cost for terminated and closed deals, operation productivity, and product pricing.